Time Deposit and Loan Trends

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Overview:
This Application enables the users at the Financial Institutions to view the Time Deposit Growth and Loan Disbursement Trend through a graphical interpretation on a yearly basis with the corresponding period (monthly or quarterly). The Financial Institution may then go for a corrective action to launch a new scheme as to generate new Time Deposit or disbursement of additional/ new Loans.

This will help the Financial Institutions to improve their Time Deposit and Loan portfolio and to maintain the correct Credit - Deposit Ratio.

Key Benefits:

- Helps to monitor the growth of time Deposit and loan Disbursement at the branch level or at the institutional level.
- Helps in planning product marketing
- Track the Time Deposit growth rate which help the financial institution to formulate new marketing policies.
- Track the Loan disbursement trend.
- Helps to improve Deposit and Loan portfolio of the financial institution.

Processing:
This application is available from the new screen *Time Deposit and Loan Trend*. This application enables the Financial Institution to:

- View the growth of Time Deposit accounts and the Loan disbursement Amounts trend separately over a period of a month or a quarter on the yearly basis for comparison at the branch or at the institution level with the corresponding period (monthly or quarterly.
- View the Time deposits growth with respect to Loans disbursed amount trend over a period of a month or a quarter on the yearly basis to monitor the Credit-Deposit ratio at the branch level or at the institution level.

This screen has the following four graphical representations:

- The **Time Deposits Growth Trend** histogram: This graph displays the growth of Time Deposit accounts i.e., total value of the new Time Deposit accounts over a period of a month or a quarter at the branch level or at the institution level for the respective selected year and the related previous year. The account only with the Account status as ('ACT', 'DORM', 'IACT','CLS') where the relevant transaction's status is completed will be considered. The graph will show the relevant figures in '000 or in Millions or Billions etc based on the minimum and maximum values and accordingly will plot the scale.

- The **Loan Disbursement Trend** histogram: This graph displays the growth of new / additional disbursement for the Loan accounts over a period of a month or a quarter at the branch or at the institution level for the respective selected year and the related previous year. The graph will show the relevant figures in '000 or in Millions or Billions etc based on the minimum and maximum values and accordingly will plot the scale.

- The **Time Deposits and Loans – Selected Year** histogram: This graph displays the growth of Time Deposits Accounts and Loans accounts disbursement trend over a period of a month or a quarter for the selected year. This graph calculates and represents the Credit-Deposit Ratio at the branch or at the institution level. The graph will show the relevant figures in '000 or in Millions or Billions etc based on the minimum and maximum values and accordingly will plot the scale. For time deposit, accounts only with the Account status as ('ACT', 'DORM', 'IACT','CLS') and for Loans, all accounts where the relevant transaction's status is completed will be considered.

- The **Time Deposits and Loans - Previous Year** histogram: This graph displays the growth of Time Deposits Accounts and Loans accounts disbursement trend over a period of a month or a quarter for the year previous to the selected year. This graph calculates and represents the Credit-Deposit Ratio at the branch or at the institution level. The graph will show the relevant figures in '000 or in Millions or Billions etc based on the minimum and maximum values and accordingly will plot the scale. For time deposit, accounts only with the Account status as ('ACT', 'DORM', 'IACT','CLS') and for Loans, all accounts where the relevant transaction's status is completed will be considered.

The Financial Institution will be required to consider the following exclusions:

- For Time Deposit accounts, only Active/ Dormant/Inactive/Closed accounts will be considered and accounts with other status will be excluded.
- For Loan accounts – all accounts will be included where disbursement has taken place. Only the transaction's (NDSB - New Loan Disbursement, PDSB - Principal Disbursement, XDSB - External Prin Disbursement) with status as completed will be considered.

Note:
A new AuthCd **AVSO** has been associated with only those Applications, which have the drop-down list Branch and where the user has the option to make a selection for a branch or for all the branches by selecting the option 'ALL'. If the AuthCD **AVSO** is not associated then the drop-down list Branch will be disabled and will display only the current logged-in as the default branch. However, if **AVSO** is associated then the drop-down list Branch will be enabled and the user will have the option to make a selection for a branch or for all the branches by selecting the option 'ALL'.

This application provides the drop-down list Branch where the user will be required to select the appropriate branch and therefore the Financial Institution will be required to provide a set up for this AuthCd and then associate the same with the respective new screen(s).

Screens:
This application is available from the new screen *Time Deposit and Loan Trend* and is accessible through following navigation:

Navigation (Time Deposit and Loan Trend):

Services > Services > Inquiries > Time Deposit and Loan Trend

This screen also has a quick panel, View Data. On click, this panel displays the information correspondent to the graphical representations in a grid format. This helps the users to quickly analyze the data in form of figures for various business purposes. The user can also copy this data by selecting the required rows.

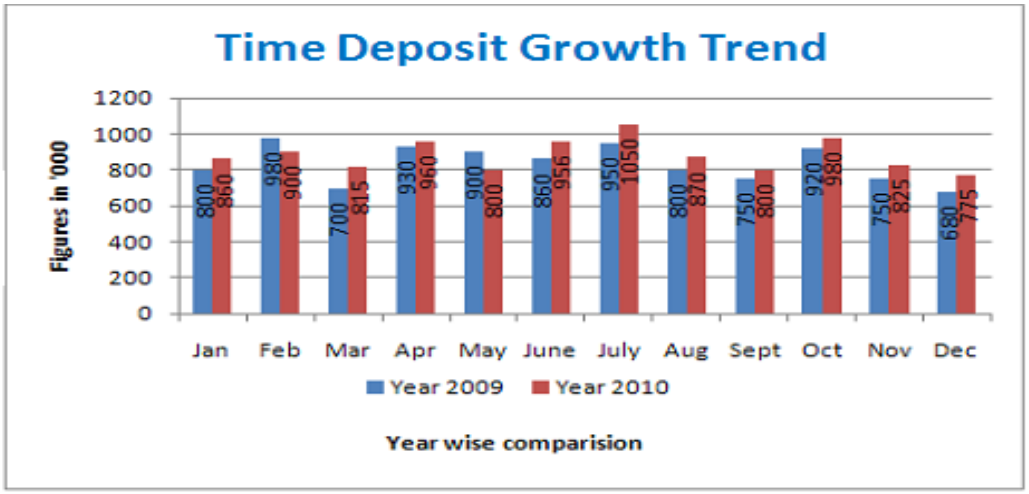
Screen Appearances (Time Deposit and Loan Trend):

CORE - The Bank of TB20081 (T E S T S Y S T E M)
Maintenance Loans Collateral Institution Inquiries Year End Reporting Investor Loans Manage Tax and Insurance Files My Forms System Logout
open solutions
Services
Tickler Inquiry Information Inquiry Information
Time Deposit and Loan Trend
Search Criteria
Branch Main Office
Monthly
Quarterly
Year » 2011
Time Deposit and Loan Trend
Time Deposit Growth Trend
Amount in Billions
JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC
Year 2010
Year 2011
Year Wise Comparision
Time Deposit and
Deposit
Loan Disbursement Trend
Amount in Millions
Close
View Data
Time Deposit Growth Trend
Period | Year 2010 | Year 2011
JAN | 14,131.23 | 3,315,398.03
FEB | 42,455.56 | 0.00
MAR | 309,607.84 | 0.00
APR | 1,902.02 | 0.00
MAY | 26,694.99 | 0.00
Loan Disbursement Trend
Period | Year 2010 | Year 2011
JAN | 2,591,883.82 | 1,634,192,140.60
FEB | 5,428,327.78 | 0.00
MAR | 106,029,306.91 | 0.00
APR | 1,194,096.30 | 0.00
MAY | 2,599,892.06 | 0.00
Time Deposit and Loans 2010
Period | Deposit | Loan
JAN | 14,131.23 | 2,591,883.82
FEB | 42,455.56 | 5,428,327.78
MAR | 309,607.84 | 106,029,306.91
APR | 1,902.02 | 1,194,096.30
MAY | 26,694.99 | 2,599,892.06
Time Deposit and Loans 2011
Period | Deposit | Loan
JAN | 3,315,398.03 | 1,634,192,140.60
FEB | 0.00 | 0.00
MAR | 0.00 | 0.00
APR | 0.00 | 0.00
MAY | 0.00 | 0.00
PRODUCTION
5007180 02-01-2011 526 Rohit_Kumar 100000249911

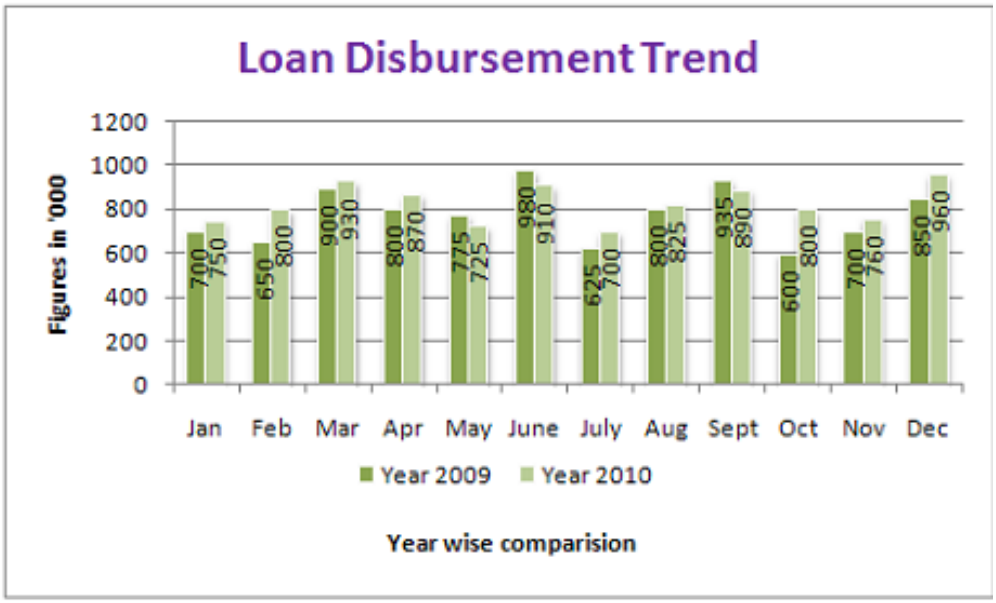
CORE - The Bank of TB20081 (T E S T S Y S T E M)
Maintenance Loans Collateral Institution Inquiries Year End Reporting Investor Loans Manage Tax and Insurance Files My Forms System Logout
open solutions
Services
Tickler Inquiry Information Inquiry Information
Time Deposit and Loan Trend
Search Criteria
Branch Main Office
Monthly
Quarterly
Year » 2011
Time Deposit and Loan Trend
Time Deposit Growth Trend
Amount in Billions
JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC
Year 2010
Year 2011
Year Wise Comparision
Time Deposit and
Deposit
Loan Disbursement Trend
Amount in Millions
Close
View Data
Time Deposit Growth Trend
Period Year 2010 Year 2011
JUN 5,016.75 0.00
JUL 100,000,007,07... 0.00
AUG 20,654.64 0.00
SEP 2,310,472.04 0.00
OCT 33,049.93 0.00
Loan Disbursement Trend
Period Year 2010 Year 2011
JUN 553,498.30 0.00
JUL 1,167,493.52 0.00
AUG 2,436,435.62 0.00
SEP 1,992,915.39 0.00
OCT 17,247,535.24 0.00
Time Deposit and Loans 2010
Period Deposit Loan
JUN 5,016.75 553,498.30
JUL 100,000,007,07... 1,167,493.52
AUG 20,654.64 2,436,435.62
SEP 2,310,472.04 1,992,915.39
OCT 33,049.93 17,247,535.24
Time Deposit and Loans 2011
Period Deposit Loan
JUN 0.00 0.00
JUL 0.00 0.00
AUG 0.00 0.00
SEP 0.00 0.00
OCT 0.00 0.00
PRODUCTION
5007180 02-01-2011 526 Rohit_Kumar 100000249911

CORE - The Bank of TB20081 (T E S T S Y S T E M)
Maintenance Loans Collateral Institution Inquiries Year End Reporting Investor Loans Manage Tax and Insurance Files My Forms System Logout
open solutions
Services
Tickler Inquiry Information Inquiry Information
Time Deposit and Loan Trend
Search Criteria
Branch Main Office Monthly Quarterly Year 2011
Time Deposit and Loan Trend
Time Deposit Growth Trend
Amount in Billions
JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC
Year 2010 Year 2011
Year Wise Comparision
Time Deposit and
Deposit
Loan Disbursement Trend
Amount in Millions
Close
View Data
Time Deposit Growth Trend
Period Year 2010 Year 2011
AUG 20,654.64 0.00
SEP 2,310,472.04 0.00
OCT 33,049.93 0.00
NOV 1,231.28 0.00
DEC 676,825.88 0.00
Loan Disbursement Trend
Period Year 2010 Year 2011
AUG 2,436,435.62 0.00
SEP 1,992,915.39 0.00
OCT 17,247,535.24 0.00
NOV 663,018.74 0.00
DEC 11,361,122.85 0.00
Time Deposit and Loans 2010
Period Deposit Loan
AUG 20,654.64 2,436,435.62
SEP 2,310,472.04 1,992,915.39
OCT 33,049.93 17,247,535.24
NOV 1,231.28 663,018.74
DEC 676,825.88 11,361,122.85
Time Deposit and Loans 2011
Period Deposit Loan
AUG 0.00 0.00
SEP 0.00 0.00
OCT 0.00 0.00
NOV 0.00 0.00
DEC 0.00 0.00
PRODUCTION
5007180 02-01-2011 526 Rohit Kumar 100000249911

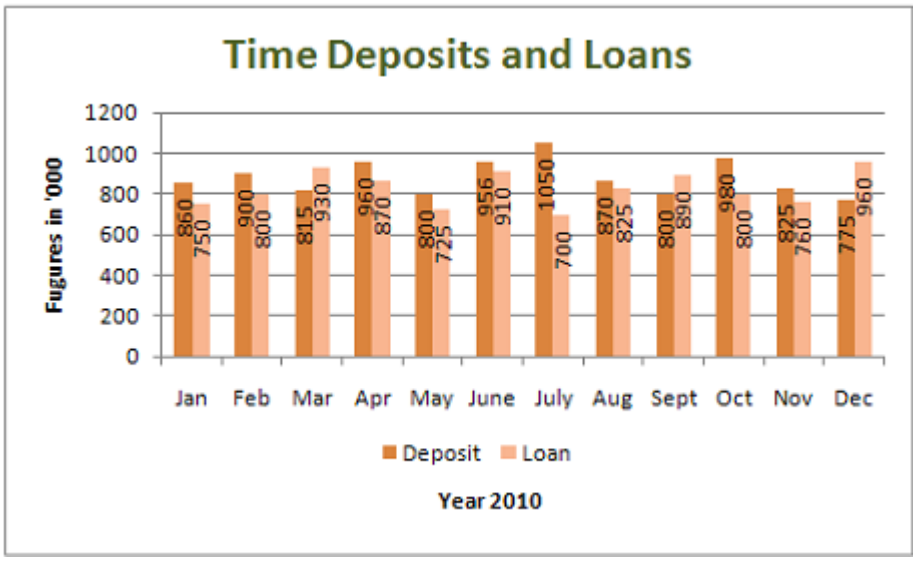
- **Time Deposits Growth Trend histogram:**



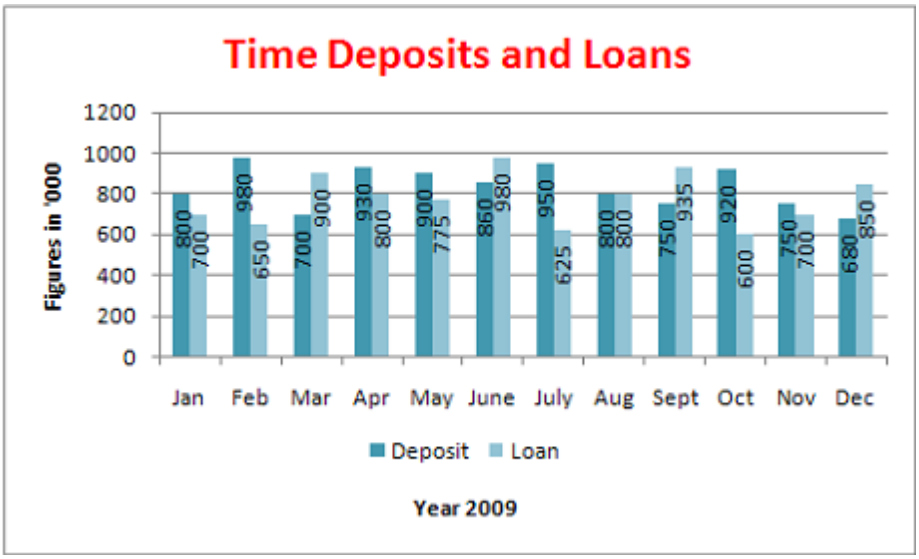
- **Loan Disbursement Trend histogram:**



- **Time Deposits and Loans histogram:**



- **Time Deposits and Loans histogram:**



Field Listing:

Field	Description
Branch	This combo box enables the user to select the required branch available at the Financial Institution level. The user can also select the 'ALL' option to view the data for all the branches at the Financial Institution level. By default, this drop-down list displays the user's logged- in branch as selected.
Monthly	On selection, this radio button produces the data on the monthly basis.
Quarterly	On selection, this radio button produces the data on the quarterly basis.
Year	This text box enables the user to enter the required calendar year for which the data is to be analyzed. Depending on the calendar year, the Time Deposits and Loans screen displays two graphs, Time Deposits and Loans – Selected Year and Time Deposits and Loans - Previous Year.

Application Messages:

Application Message	Description
This is required field, please provide the input	This exception will appear if no input is provided for the 'Year'.
The value entered cannot be less than 1900 and greater than the current year	This Error message will pop up when year input provided for 'Year' is either less than 1900 or above post date year.

Additional Requirements:

Before executing this application, the Financial Institution would ensure that the following prerequisites are available at their environment:

- The appropriate AuthKey from Fiserv has been obtained for the relevant application number.
- Either DNA 3.2 or the higher version of DNA is available.
- The required set-up script/ steps have been executed before running this application.
- The Financial Institution will be required to provide the authorization rights to the respective users at the branch level or the Financial Institution level.

Configuration Checklist:

Item	**Test Environment**	**Production Environment**
Authcd - AVSO		

Revisions:

Date	App Version #	Change
03/2014	1.0.0.0	User Manual updated based on Fiserv format
05/2011	1.0.0.0	Updated based on checklist requirements
04/2011	1.0.0.0	Draft Version Created